

App. Serial No.: 09/617,361

RECEIVEDAtty. Docket No.: 0013-011 **CENTRAL FAX CENTER****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****APR 17 2006**Applicant(s): **HARRIS (et al.)**Attorney Docket: **0013-011**Serial No.: **09/617,361**Examiner: **Alvarez, Raquel**Filed: **July 17, 2000**Group Art Unit: **3622**Title: **System and Method for Verifying Commercial Transactions**

MS: Amendment

Commissioner for Patents

P.O. Box 1450

Customer Number: **40972**

Alexandria, VA 22313-1450

RESPONSE

In response to the Office Action dated November 16, 2005, Applicant requests reconsideration in view of the following remarks.

REMARKS

These remarks are in response to the Office Action dated November 16, 2005, which has a shortened statutory period for response set to expire February 16, 2005. A two-month extension, to expire April 17, 2006 (April 16 being a Sunday), is requested in a petition filed herewith.

Claims

Claims 1-12, 14-28, 30-44, and 46-54 are pending in the above-identified application. Claims 1-12, 14-28, 30-44, and 46-54 are rejected over prior art. Claims 1-12, 14-28, 30-44, and 46-54 remain as filed or previously presented. Reconsideration is requested.

Rejections Under 35 U.S.C. § 112

Claims 8, 24, 49, and 51 are rejected under 35 U.S.C. § 112, first paragraph. The Examiner writes: "Upon further review of the specification, support for notification to the account holder being disabled was not found."

Applicant respectfully traverses.